

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CURTIS CLAIR SETTLE
CYNTHIA JEAN SETTLE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-70511 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/16/2015 and confirmed on 9/3/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		108,400.43
Less Refunds to Debtor	1,058.24	
TOTAL AMOUNT OF PLAN FUND		107,342.19

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	5,072.97	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,972.97

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE FW SERI Acct: 4627	0.00	51,127.05	0.00	51,127.05
	US BANK TRUST NA - TRUSTEE FW SERI Acct: 4627	11,605.75	11,605.75	0.00	11,605.75
	GREAT EASTERN RESORT CORPORATIO Acct:	0.00	0.00	0.00	0.00
	BLAIR COUNTY TAX CLM BUREAU* Acct: 2699	0.00	0.00	0.00	0.00
	GREENFIELD TOWNSHIP MUNICIPAL AU1 Acct: XX7800	910.94	910.94	0.00	910.94
	BLAIR COUNTY TAX CLM BUREAU* Acct: 2699	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 1600	19,370.44	19,370.44	5,573.92	24,944.36
	JPMORGAN CHASE BANK NA Acct: 1203	5,295.99	5,295.99	854.91	6,150.90
	US DEPARTMENT OF HUD(*) Acct: 9524	0.00	0.00	0.00	0.00
					94,739.00

Priority					
	DANIEL J BOGER ESQ Acct:	0.00	0.00	0.00	0.00
	CURTIS CLAIR SETTLE Acct:	0.00	0.00	0.00	0.00
	CURTIS CLAIR SETTLE Acct:	718.16	718.16	0.00	0.00
	CURTIS CLAIR SETTLE Acct:	340.08	340.08	0.00	0.00
	HAROLD SHEPLEY & ASSOC LLC* Acct:	1,900.00	1,900.00	0.00	0.00
	JON MCKECHNIE ESQ++ Acct:	0.00	0.00	0.00	0.00
	US BANK TRUST NA - TRUSTEE FW SERI Acct: 4627	625.70	625.70	0.00	625.70

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	US BANK TRUST NA - TRUSTEE FW SERI Acct: 4627	0.00	0.00	0.00	0.00
					625.70
Unsecured					
	US DEPARTMENT OF HUD(*) Acct: 9524	15,177.89	1,794.35	0.00	1,794.35
	CAPITAL ONE BANK NA** Acct: 6293	4,201.16	496.66	0.00	496.66
	DISCOVER BANK(*) Acct: 9320	1,093.21	129.24	0.00	129.24
	HOLIDAY FINANCIAL SERVICES Acct: 1517	0.00	0.00	0.00	0.00
	MAGEE WOMENS HOSPITAL OF UPMC Acct: 4238	0.00	0.00	0.00	0.00
	NASON HOSPITAL Acct: 0140	0.00	0.00	0.00	0.00
	NEW FALLS CORP Acct: XXXXXXXXXX1074	6,897.35	815.41	0.00	815.41
	ONE MAIN FINANCIAL(*) Acct: 0151	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 9109	9,685.06	1,144.98	0.00	1,144.98
	MIDLAND FUNDING LLC Acct: 5030	1,587.42	187.67	0.00	187.67
	UNIVERSITY OF PGH PHYSICIAN++ Acct: MULT	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 5238	3,689.74	436.21	0.00	436.21
	ANDREW L SPIVACK ESQ FOR JOSEPH P Acct:	0.00	0.00	0.00	0.00
	KARINA VELTER ESQ Acct:	0.00	0.00	0.00	0.00
					5,004.52

TOTAL PAID TO CREDITORS

100,369.22

TOTAL CLAIMED

PRIORITY 625.70

SECURED 37,183.12

UNSECURED 42,331.83

Date: 01/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CURTIS CLAIR SETTLE
CYNTHIA JEAN SETTLE
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70511 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Curtis Clair Settle
Cynthia Jean Settle
Debtors

Case No. 15-70511-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur

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Date Rcvd: Jan 28, 2021

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Curtis Clair Settle, Cynthia Jean Settle, 112 Bedford Street, Sproul, PA 16682-8109
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14078667	Beneficial, P.O. Box 5233, Carol Stream, IL 60197-5233
14078670	+ Blair County Tax Claim Bureau, 423 Allegheny Street, Suite 143, Hollidaysburg, PA 16648-2047
14078674	#+ Credit Control Collections, P.O. Box 72, Altoona, PA 16603-0072
14187137	+ Greenfield Township Municipal Authority, PO Box 372, Claysburg, PA 16625-0372
14078679	+ Greenfield Township Tax Collector, 120 Carriage Lane, Claysburg, PA 16625-7714
14078681	+ HUD - FHA Title I Payments, P.O. Box 105664, Atlanta, GA 30348-5664
14078682	+ HUD Office of Appeals, 451 7th Street, Room B-133, Washington, DC 20410-0001
14078680	+ Holiday Financial Services, 1451 Scalp Avenue, Suite 1, Johnstown, PA 15904-3334
14132110	+ LSF9 Master Participation Trust, Caliber Home Loans, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14078683	Magee-Womans Hospital of UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
14113034	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14078684	Nason Hospital, 105 Nason Drive, Roaring Spring, PA 16673-1202
14078690	Subaru Motors Finance, Chase, P.O. Box 901037, Fort Worth, TX 76101-2037
14078694	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: gocadle@cadleco.com	Jan 29 2021 01:45:00	New Falls Corporation, 100 N Center Street, Newton Falls, OH 44444-1321
14078671	Email/Text: cms-bk@cms-collect.com	Jan 29 2021 01:44:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Suite 700, Buffalo, NY 14206-2317
14078672	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 29 2021 02:56:18	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14078673	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 29 2021 02:57:51	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14078675	Email/Text: bdsupport@creditmanagementcompany.com	Jan 29 2021 01:45:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14078677	Email/Text: mrdiscen@discover.com	Jan 29 2021 01:44:00	Discover, P. O. Box 30943, Salt Lake City, UT 84130
14078676	Email/Text: mrdiscen@discover.com	Jan 29 2021 01:44:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14081179	Email/Text: mrdiscen@discover.com		

District/off: 0315-7

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		Jan 29 2021 01:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14078678	+ Email/Text: mstover@gercls.com	Jan 29 2021 01:46:00	Great Eastern Resort Corporation, 610 West Rio Road, Charlottesville, VA 22901-1412
14123715	Email/Text: bk.notifications@jpmchase.com	Jan 29 2021 01:44:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14093485	+ Email/Text: gocadle@cadleco.com	Jan 29 2021 01:45:00	New Falls Corporation, 100 North Center Street, Newton Falls, OH 44444-1321
14078685	Email/Text: gocadle@cadleco.com	Jan 29 2021 01:45:00	New Falls Corporation, c/o Victor O. Buente, Jr., Esq., 100 North Center Street, Newton Falls, OH 44444-1321
14078686	Email/Text: gocadle@cadleco.com	Jan 29 2021 01:45:00	New Falls Corporation, c/o Nina Evans, Account Officer, 100 North Center Street, Newton Falls, OH 44444-1321
14078689	Email/PDF: cbp@onemainfinancial.com	Jan 29 2021 02:54:37	OneMain Financial, Bankruptcy Department, P.O. Box 6042, Sioux Falls, SD 57117-6042
14078687	Email/PDF: cbp@onemainfinancial.com	Jan 29 2021 02:56:13	OneMain Financial, P.O. Box 183172, Columbus, OH 43218-3172
14078688	Email/Text: cms-bk@cms-collect.com	Jan 29 2021 01:44:00	OneMain Financial, c/o Capital Management Services, L.P., P.O. Box 120, Buffalo, NY 14220-0120
14135787	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 29 2021 02:57:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14078691	Email/Text: bk.notifications@jpmchase.com	Jan 29 2021 01:44:00	Subaru Motors Finance c/o Chase, P.O. Box 78101, Phoenix, AZ 85062-8101
14078692	Email/PDF: gecsedl@recoverycorp.com	Jan 29 2021 02:56:13	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14078693	Email/PDF: gecsedl@recoverycorp.com	Jan 29 2021 02:54:37	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15257251	+ Email/Text: bknotices@sns.com	Jan 29 2021 01:46:00	U.S. Bank Trust National Association, as, Trustee of the FW Series I Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14084302	+ Email/Text: james.r.shear@hud.gov	Jan 29 2021 01:46:00	US Dept. of Housing and Urban Development, 52 Corporate Cir, Albany, NY 12203-5166

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Caliber Home Loans, Inc., As Servicer For The Mort
cr		JPMORGAN CHASE BANK, NA
cr		LSF9 Master Participation Trust
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Hollidaysburg, PA 16648-2047
14078668	##	Beneficial, Attn: Research, P.O. Box 1231, Brandon, FL 33509-1231
14078669	##	Beneficial, Attn: Payoffs, P.O. Box 897, Brandon, FL 33509-0897

TOTAL: 4 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: jfur

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Date Rcvd: Jan 28, 2021

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Total Noticed: 38

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NA bnicholas@kmlawgroup.com
Daniel J. Boger	on behalf of Debtor Curtis Clair Settle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Cynthia Jean Settle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
James A. Prostko	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Jeffrey A. Muriceak	on behalf of Creditor Blair County Tax Claim Bureau jmuriceak@eveyblack.com choover@eveyblack.com
Jill Locnikar	on behalf of Defendant United States Department of Housing and Urban Development jill.locnikar@usdoj.gov patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jon A. McKechnie	on behalf of Plaintiff Curtis Clair Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Joint Debtor Cynthia Jean Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Debtor Curtis Clair Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Plaintiff Cynthia Jean Settle jmckechnie@shepleylaw.com bk@shepleylaw.com
Joseph P. Schalk	on behalf of Creditor Caliber Home Loans Inc., As Servicer For The Mortgagee Of Record jschalk@barley.com, sromig@barley.com
Joseph P. Schalk	on behalf of Creditor LSF9 Master Participation Trust jschalk@barley.com sromig@barley.com
Karina Velter	on behalf of Creditor JPMORGAN CHASE BANK NA amps@manleydeas.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 15